

**UNITED STATES BANKRUPTCY COURT  
MIDDLE DISTRICT OF PENNSYLVANIA**

Re:

BARRY LEE SPARLING  
DEVON MARIE SPARLING  
Debtor(s)

Case No.: 4-17-01090-MJC  
Chapter 13

**NOTICE OF FINAL CURE PAYMENT**

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Pursuant to the Fed. Bankr. Rule 3002.1(f), the Trustee gives Notice that the amount required to cure the pre-petition default in the below claim has been paid in full and the Debtor(s) have completed all payments under the plan.

**PART 1: MORTGAGE INFORMATION**

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Creditor Name:	CITIZENS & NORTHERN BANK
Court Claim Number:	13
Last Four of Loan Number:	8399 Rte 6 - PRE-ARREARS - 1768
Property Address if applicable:	8399 RT. 6, , TROY, PA16947

**PART 2: CURE AMOUNT**

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**TOTAL CURE DISBURSEMENT MADE BY THE TRUSTEE**

a. Allowed prepetition arrearages:	\$4,548.39
b. Prepetition arrearages paid by the Trustee:	\$4,548.39
c. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c):	\$0.00
d. Amount of postpetition fees, expenses, and charges recoverable Under Bankruptcy Rule 3002.1(c) and paid by the Trustee:	\$0.00
e. Allowed postpetition arrearage:	\$0.00
f. Postpetition arrearages paid by the Trustee:	\$0.00
g. Total b, d, f:	\$4,548.39

**PART 3: POST PETITION MORTGAGE PAYMENT**

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Paid direct by the Debtor(s)  
Current Monthly Mortgage Payment: \$0.00  
Next postpetition payment due:  
If known, Principal Balance Outstanding: UNKNOWN

**PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)**

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Within 21 days of the service of this Notice, the creditor must file and serve same on debtor, debtor's counsel and trustee, pursuant to Fed. Bankr. Rule 3002.1(g), a statement indicating whether it agrees that the debtor has paid in full the amount required to cure the default, has paid all outstanding post-petition fees, costs or escrow amounts due, and whether, consistent with §1322(b)(5) of the Bankruptcy Code, the debtor is current on all post-petition payments as of the date of this Notice or be subject to further action of the court including possible sanctions.

To assist in reconciling the claim, a history of payments made by the Trustee is attached to copies of this Notice sent to the Debtor and Creditor.

I certify that the information contained herein is true and correct to the best of my knowledge, information and reasonable belief.

Dated: November 23, 2021

Respectfully submitted,

s/ Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com

Creditor Name: CITIZENS & NORTHERN BANK

Court Claim Number: 13

CLM #	CHECK #	DATE	PRIN PAID	INT PAID	TOTAL DISB
5200	9007634	07/07/2020	\$214.83	\$0.00	\$214.83
5200	9007932	08/12/2020	\$3,016.57	\$0.00	\$3016.57
5200	9008253	09/17/2020	\$380.88	\$0.00	\$380.88
5200	9008572	10/15/2020	\$368.22	\$0.00	\$368.22
5200	9008872	11/03/2020	\$431.27	\$0.00	\$431.27
5200	9009129	12/10/2020	\$136.62	\$0.00	\$136.62

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**CERTIFICATE OF SERVICE**

I certify that I am more than 18 years of age and that on November 23, 2021, I served a copy of this Notice of Final Cure and History of Payments made on the following parties by 1<sup>st</sup> Class mail, from Hummelstown, PA unless served electronically.

C. STEPHEN GURDIN, JR., ESQ.  
69 PUBLIC SQUARE  
SUITE 501  
WILKES-BARRE PA, 18701-

SERVED ELECTRONICALLY

CITIZEN'S AND NORTHERN BANK  
3461 ROUTE 405 HIGHWAY  
MUNCY, PA, 17756

SERVED BY 1<sup>ST</sup> CLASS MAIL

BARRY LEE SPARLING  
DEVON MARIE SPARLING  
8399 RT. 6  
TROY, PA 16947

SERVED BY 1<sup>ST</sup> CLASS MAIL

I certify under penalty of perjury that the foregoing is true and correct.

Date: November 23, 2021

s/ Liz Joyce  
Jack N. Zaharopoulos  
Standing Chapter 13 Trustee  
Suite A, 8125 Adams Drive  
Hummelstown, PA 17036  
Phone: (717) 566-6097  
Fax: (717) 566-8313  
eMail: info@pamd13trustee.com